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ABSTRACT

The workbook is designed for use by adult students learning English as a Second Language, focusing on the English language skills and knowledge needed for daily living. Fifty-three exercises are presented in six parts, whose topics include: the bank; opening a new bank account; savings accounts; checking accounts; using a bank machine; and applying for a loan. Four kinds of learning exercises are included: vocabulary development activities; picture stories; dialogue practice; and reading comprehension exercises. A list of other workbooks in the series is appended. (MSE) (Adjunct ERIC Clearinghouse on Literacy Education)

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ENGLISH AS A SECOND LANGUAGE
Community Survival Skills

ED 384 268

BANKING



Written by Jennifer House

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Foreword:

Banking: An ESL Workbook is part of the Community Survival Skills series. This series was developed for adults learning English as a Second Language and focuses on The English language skills required to cope or survive in the community.

Banking: An ESL Workbook is a student workbook focusing on The English language skills required for banking. The workbook is divided into six parts:

- *The Bank
- *Opening a New Bank Account
- *Savings Accounts
- *Chequing Accounts
- *Using a Bank Machine
- *Applying for a Loan

There are four basic kinds of learning exercises used in Banking: An ESL Workbook.

The Four Basic Learning Exercises in Banking: An ESL Workbook	
Vocabulary Development	Vocabulary items are presented visually and in written exercises for each topic.
Picture Stories	Picture stories in dialogue and narrative form have been developed for each topic. The story lines are presented visually and in print form.
Dialogue Practice	Dialogues relevant to each topic are presented and learning exercises are provided.
Reading Comprehension	Informative reading selections with comprehension Exercises are provided for each topic.

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English As A Second Language
Community Survival Skills

THE BANK



Exercise 1

Words For Banking

Read and practise.



- | | |
|-------------------|-------------------------|
| 1. bank manager | 6. safety deposit boxes |
| 2. security guard | 7. computer |
| 3. customer | 8. Loans desk |
| 4. teller | 9. New Accounts desk |
| 5. bank vault | 10. bank machine |

Exercise 2

Words For Banking

Fill in the Correct Word.



1. _____
2. _____
3. _____
4. _____
5. _____

6. _____
7. _____
8. _____
9. _____
10. _____

Exercise 3

A Bank Anagram

B	S	A	F	E	T	Y	D	E	P	O	S	I	T
A	B	A	N	K	O	B	B	A	N	K	S	R	B
N	C	O	M	P	U	T	E	R	S	T	E	A	O
K	O	U	N	A	N	N	O	F	N	G	C	N	X
M	M	O	S	K	K	K	K	U	A	T	U	K	C
A	P	S	I	T	O	W	O	N	E	W	R	L	U
C	U	S	T	O	O	C	A	N	N	E	I	O	S
H	T	H	E	Y	C	M	O	N	E	Y	T	A	T
I	E	E	E	A	K	C	E	N	T	S	Y	N	O
N	R	N	W	N	E	V	E	R	R	A	B	S	M
E	O	E	A	C	B	A	N	K	V	A	U	L	T
H	N	B	N	O	L	O	A	N	S	S	A	O	E
E	V	E	R	Y	O	T	E	L	L	E	R	V	R
R	B	A	N	K	B	A	N	K	U	N	D	E	L
E	B	A	N	K	A	C	C	O	U	N	T	R	E

Find these words.

1. BANK ACCOUNT
2. BANK MANAGER
3. SECURITY GUARD
4. CUSTOMER
5. TELLER
6. BANK VAULT
7. SAFETY DEPOSIT BOX
8. COMPUTER
9. LOANS
10. NEW ACCOUNTS
11. BANK MACHINE
12. MONEY

How many times can you find the word, bank?

I found the word bank _____ times.

English As A Second Language
Community Survival Skills

OPENING A BANK ACCOUNT

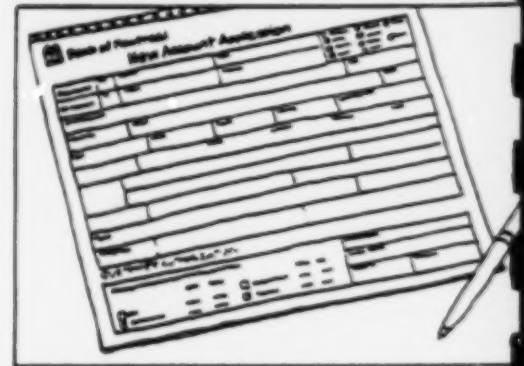


Exercise 4 Words for Opening a New Bank Account

Practise these questions and answers.

1. What is it?

It's a new account application.



2. What is it?

It's the New Accounts Desk.



3. Who is he?

He's an applicant for a new bank account.



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Words for Opening a New Bank Account

4. What kind of account is it?

It's a joint account.

THOMAS & LEE LINDA N. LEE 6401 - Campbell Street Vancouver, B.C., V6R 2T3		No 104
Day _____ Month _____	19 ____	\$ _____
THE TORONTO-DOMINION BANK 400 BAYVIEW AVE. TORONTO, ONT. M5S 1B5		DOLLARS
P101P 495120-0042 0910-0230676P		

5. What kind of account is it?

It's an individual account.

THOMAS S. LEE 6401 - Campbell Street Vancouver, B.C., V6R 2T3		No 103
Day _____ Month _____	19 ____	\$ _____
THE TORONTO-DOMINION BANK 400 BAYVIEW AVE. TORONTO, ONT. M5S 1B5		DOLLARS
P101P 495120-0042 0910-0230676P		

6. What is it?

It's a signature card.

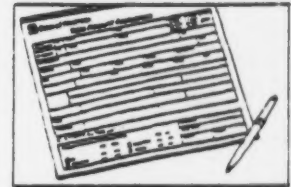
TRACER NO 758	SIGNATURE CODE D15	ACCOUNT NO 11782
NAME LEE THOMAS SHU	ACCOUNT TYPE ☒ SAV ☐ C ☐ T/A ☐ F/A ☐ D ☐ A	
NAME LEE LINDA NG		
Specimen Signature (s)		
x Thomas S. Lee x Linda N. Lee		
May 12 1987		

Exercise 5 Words for Opening a New Bank Account

Fill in the blanks.

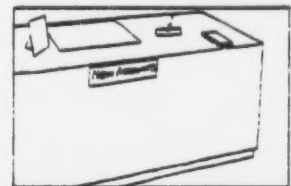
1. What is it?

It's the _____.



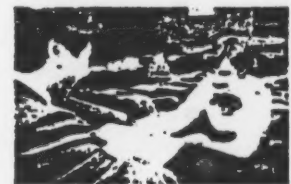
2. What is it?

It's a _____.



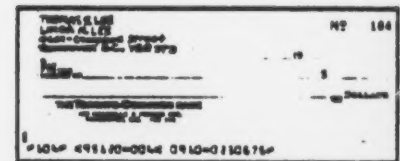
3. What is it?

It's a _____.



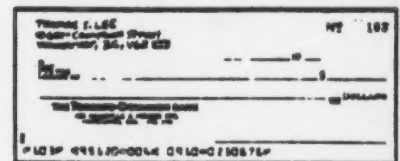
4. What kind of account is it?

It's a _____.



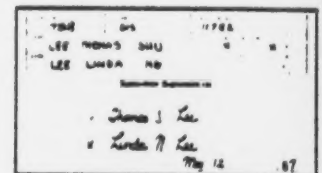
5. What kind of account is it?

It's an _____.



6. Who is he?

He's an _____ for a new bank account.



signature card
applicant
joint account

new bank account
individual account
new accounts desk

Exercise 6 The Lees Open a New Bank Account

Read the story and conversation.



Tom and Linda Lee moved to Vancouver six weeks ago. Tom is a cook. He has a new job at The White Spot Restaurant. Linda is unemployed. She is looking for a job as a waitress.

This afternoon, Tom and Linda are going to the bank to open a new bank account. They arrive at the bank at two o'clock. They wait to see the man at the New Accounts desk. Soon, it's their turn. Tom and Linda walk over and sit down at the New Accounts desk.

Mr. Jackson: Good afternoon. My name is Ken Jackson.
Can I help you?

Tom: My name is Tom Lee and this is my wife Linda.
We want to open a new bank account.

Mr. Jackson: Alright. I'll get you a new account
application form.

Exercise 7 The Lees Open a New Bank Account

Answer the questions.

1. How long have Tom and Linda Lee lived in Vancouver?

2. What is Tom's Job (occupation)?

3. Where does Tom work?

4. What is Linda's Job (occupation)?

5. Is Linda working?

6. Why are Tom and Linda going to the bank?

7. Which desk do Tom and Linda sit at?

8. What kind of form did Mr. Jackson get for Tom and Linda?



Exercise 8 The Lees Fill In a New Account Application

Read and practise these questions and answers.

Mr. Jackson: Mr. Lee will this account be in your name?

Tom: Yes but I want Linda to be able to use the account.

Mr. Jackson: You'll be the applicant and Mrs. Lee will be the co-applicant. Is that alright?

Tom: Yes, that's fine.

Mr. Jackson: Now, let's fill in the application.

What is your surname, given name and initials?

Are you single, married, divorced or separated?

Tom: My surname is Lee. My given name is Thomas.
My initial is S and I'm married.



APPLICANT	TITLE MR.	SURNAME LEE	GIVEN NAMES AND INITIALS THOMAS S.	☐ Single ☒ Married	☐ Widowed ☐ Divorced	☐ Separated
-----------	--------------	----------------	---------------------------------------	--	---	------------------------------------

Linda: My surname is Lee. My given name is Linda.
My initial is N and I'm married.

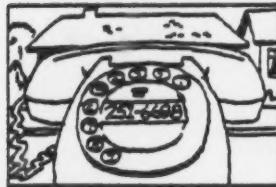


CO-APPLICANT	TITLE MRS.	SURNAME LEE	GIVEN NAMES AND INITIALS LINDA N.	☐ Single ☒ Married	☐ Widowed ☐ Divorced	☐ Separated
--------------	---------------	----------------	--------------------------------------	--	---	------------------------------------

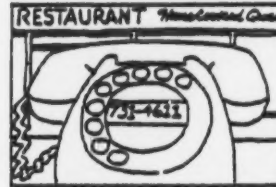
Mr. Jackson: What is your home phone number?

What is your business phone number?

Tom: My home phone number is 251-6698 and my business phone number is 731-4611.



Home Tel. No. 251-6698



Bus. Tel. No. 731-4611

Mr. Jackson: What is your address and postal code?

How long have you lived there?

Tom: My address is 400 Campbell Street. The postal code is V6T 2T3. We've lived there for one month.



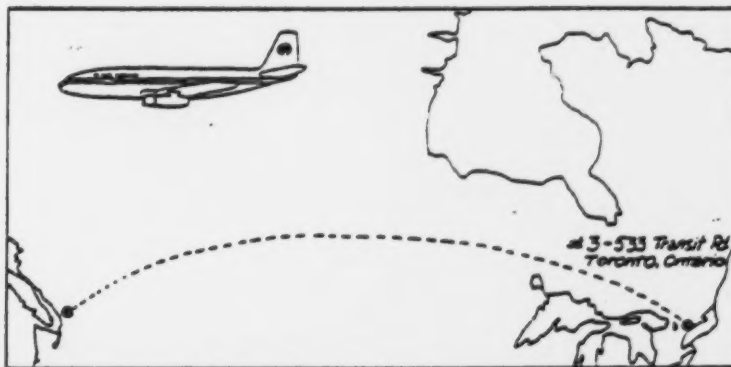
Street No. 400	Street Name CAMPBELL STREET		Apt. No. #601	
City VANCOUVER	Postal Code V6R 2T3	Province B.C.	Country CANADA	How Long There? 1 MONTH yrs
			Country of Residence CANADA	

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18

Mr. Jackson: What was your previous address?
How long were you there?

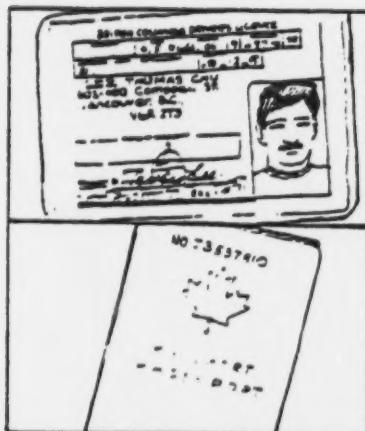
Tom: We lived at 1533 Transit Road in Toronto for four years.



Previous address if less than 3 years at present address	Street 1533 TRANSIT ROAD	Apt./ Suite #3	City/Town TORONTO	Province ONTARIO	How Long There? 4 YEARS YES
--	------------------------------------	--------------------------	-----------------------------	----------------------------	---------------------------------------

Mr. Jackson: Mr. Lee, do you have two pieces of identification? I also need your Social Insurance Number and your birth date.
Do you have any children?

Tom: Here's two pieces of identification and my Social Insurance Card. I was born June 19, 1960. We don't have any children.



co-Applicant	Identification PASSPORT #JB557 815	Social Ins. No. 731 402 410	
	Identification BCDL 096 7894	B. m. Date 1960/06/19	No. of Dep. 0

Mr. Jackson: Mr. Lee, what is your occupation?
Do you work full time or part time? What is
your employer's name? How long have you
worked at The White Spot Restaurant?

Tom: I'm a cook. I work full time for The White
Spot Restaurant.
I've worked there for four weeks.



Occupation COOK	☒ Full Time ☐ Self Employed ☐ Retired ☐ Part Time ☐ Unemployed ☐ Other	Name of Employer WHITE SPOT RESTAURANT	Years 4 WEEKS
---------------------------	--	--	-------------------------

Mr. Jackson: Mrs. Lee, do you have two pieces of identifica-
tion? I also need your Social Insurance Number
and your birth date.

Linda: Here's two pieces of identification and my
Social Insurance Card. I was born March 12, 1960.



Applicant	Identification PASSPORT #JD 537 810	Soc. Ins. No. 731 402 511
	Identification BCDL 0967777	Birth Date 1 2 0 3 6 0 No. of Dep. 0

Mr. Jackson: Mrs. Lee, what is your occupation?

Linda: I'm a waitress. I'm looking for a job.



Occupation WAITRESS	☐ Full Time ☐ Self Employed ☐ Retired ☐ Part Time ☒ Unemployed ☐ Other	Name of Employer	YES.	PHYS.
-------------------------------	--	------------------	------	-------

Mr. Jackson: Mr. and Mrs. Lee do you understand what a joint account is?

Tom: Yes, we had a joint account with your bank in Toronto. We understand how it works.

Mr. Jackson: Do you agree with the terms and conditions of having a joint account?

Tom: Yes, we do.

Mr. Jackson: In that case, please check your application... and if there are no mistakes, write your initials and signatures at the bottom of the page. Thanks.

I agree to the terms and conditions of this bank:

☒ Account Agreement	Initials <u>TSL</u> <u>LNL</u>
☒ Joint Agreement	<u>TSL</u> <u>LNL</u>

Customer Signature:

Thomas D. Lee

Customer Signature:

Linda N. Lee

Opened By:

Ken Jackson

Authorized By:

J. H. Smith

Exercise 9 Filling in a New Account Application

Read and fill in the new account application.

Use your surname, given name, address, identifications and occupation.

For a joint account, fill out the applicant and co-applicant parts of the application.

For an individual account, fill out the applicant part of the application.

 Bank of Montreal		New Account Application		Date _____ 19__	
PERSONAL SUMMARY					
APPLICANT		Title		Surname	
		Given Name and initials		☐ Single ☐ Married ☐ Widowed ☐ Separated	
CO-APPLICANT		Title		Surname	
		Given Name and initials		☐ Single ☐ Married ☐ Widowed ☐ Separated	
c/o or Attention		Home Tel. No.		Bus. Tel. No.	
Street No.		Street Name		Apt. No.	
City		Postal Code		Province	
		Country		How Long There? Yrs	
Previous address (if less than 3 years at present address)		Street		Apt. / Suite	
		City / Town		Province	
				How Long There? Yrs	
APPLICANT		Identification		Sec. Ins. No.	
		Identification		Birth Date	
Occupation		☐ Full Time ☐ Self Employed ☐ Retired ☐ Part Time ☐ Unemployed ☐ Other		Name of Employer	
				Yrs. Mths.	
CO-APPLICANT		Identification		Sec. Ins. No.	
		Identification		Birth Date	
Occupation		☐ Full Time ☐ Self Employed ☐ Retired ☐ Part Time ☐ Unemployed ☐ Other		Name of Employer	
				Yrs. Mths.	
CUSTOMER AUTHORIZATION					
I agree to the terms and conditions as shown on the reverse for the following products Income Income Income Income ☐ Account Agreement ☐ Joint Agreement				Customer Signature	
				Customer Signature	
				Opened By	Authorized By

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Exercise 10 More Information on New Bank Accounts

Read and discuss.

An Individual Account is used by one person.

If you are opening an individual account, you only fill in the APPLICANT part of the application.

A Joint Account is used by more than one person.

If you are opening a joint account, you fill in the APPLICANT and CO-APPLICANT part of the application.

Signature Cards

Most banks ask you to sign a signature card when you open a new bank account. Banks use signature cards to check your signature when you cash a cheque.

This is a signature card.

TRANSIT NO 758	SIGNATURE CODE DIS	ACCOUNT NO 11782
NAME LEE THOMAS SHU		ACCOUNT TYPE ☒ DIS ☒ TCA ☐ TSA ☐ CSA ☐ CD ☐ CA
NAME LEE LINDA NG		
Specimen Signature (s)		
✓ Thomas S. Lee x Linda N. Lee		
<u>May 12</u> .. <u>87</u>		

Exercise 11 Tell-a-Story Using a New Account Application

Read the application and answer the questions.

 Bank of Montreal		New Account Application		Date <u>March 15,</u> 19 <u>86</u>	
PERSONAL SUMMARY					
APPLICANT	Type <u>PRIME MINISTER</u>	Surname <u>MULRONEY</u>	Given Name and Initials <u>BRIAN M.</u>	Single ☐ Married ☒	Widowed ☐ Divorced ☐ Separated ☐
CO-APPLICANT	Type <u>MRS</u>	Surname <u>MULRONEY</u>	Given Name and Initials <u>MILA P</u>	Single ☐ Married ☒	Widowed ☐ Divorced ☐ Separated ☐
Address Street No. <u>#1</u> Street Name <u>LANGEVIN BLOCK</u>			Home Tel. No. <u>643-247</u>	Bus. Tel. No. <u>221-2461</u>	
City <u>OTTAWA</u>		Postal Code <u>K1A 0A2</u>	Province <u>ONTARIO</u>	Country <u>CANADA</u>	New Long Term <u>3</u> Yrs
Identification APPLICANT <u>ONTARIO DRIVER'S LICENCE # 0967721</u>		Identification CO-APPLICANT <u>CANADIAN PASSPORT # JB 58619</u>		Social Ins. No. <u>7 23 4 12 6 0 2</u>	
Occupation <u>PRIME MINISTER OF CANADA</u>		Employment ☐ Full Time ☐ Part Time ☐ Self Employed ☐ Unemployed ☒ Retired ☐ Other		Name of Employer <u>PRIME MINISTER OF CANADA</u>	
Identification APPLICANT <u>ONTARIO DRIVER'S LICENCE # 0762 111</u>		Identification CO-APPLICANT <u>VISA # 3513 340 637 379</u>		Social Ins. No. <u>1 9 0 7 5 3</u>	
Occupation <u>MOTHER / HOUSE WIFE</u>		Employment ☐ Full Time ☐ Part Time ☐ Self Employed ☐ Unemployed ☒ Retired ☐ Other		Name of Employer <u>MOTHER / HOUSE WIFE</u>	
CUSTOMER AUTHORIZATION					
I agree to the terms and conditions as shown on the reverse for the following products				Customer Signature <u>Brian Mulroney</u>	
SRP ☒ Account Agreement Bm Mm MBS ☒ Joint Agreement Bm Mm				Customer Signature <u>Mila Mulroney</u> Opened By <u>TH Smith</u> Authorized By <u>E. Nelson</u>	

Write 3 sentences about the applicant.

1. _____
2. _____
3. _____

Write 3 sentences about the co-applicant.

1. _____
2. _____
3. _____

Exercise 12 A Crossword Puzzle: Opening a New Bank Account

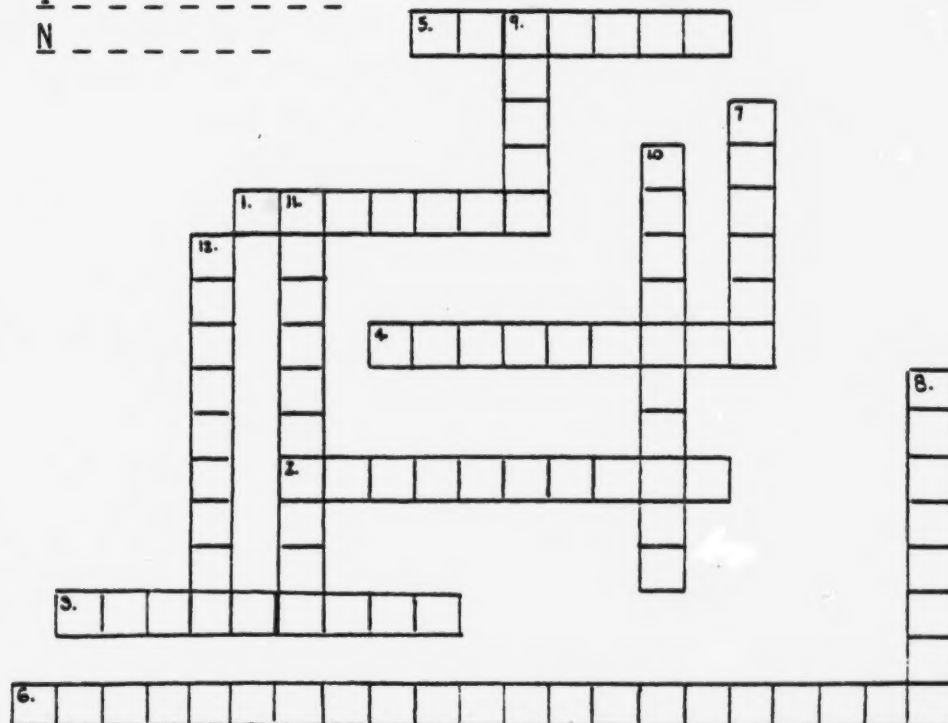
Fill in the blanks and write the words on the puzzle.

Across

1. last name
S _ _ _ _ _
2. job
Q _ _ _ _ _
3. when you were born
b _ _ _ _ _
4. first name
a _ _ _ _ _
5. over 65 years old and not working
r _ _ _ _ _
6. Soc. Ins. No.
S _ _ _ _ _
I _ _ _ _ _
N _ _ _ _ _

Down

7. not married
S _ _ _ _ _
8. boss
e _ _ _ _ _
9. Mr./Mrs./Miss/Ms.
t _ _ _ _
10. V6R 2N9
D _ _ _ _ C _ _ _
11. no job
u _ _ _ _ _
12. person applying for new account
a _ _ _ _ _



Use these words:

applicant	social insurance number	single	surname
retired	unemployed	employer	given name
birth date	occupation	postal code	title

English As A Second Language

Community Survival Skills

SAVINGS ACCOUNTS



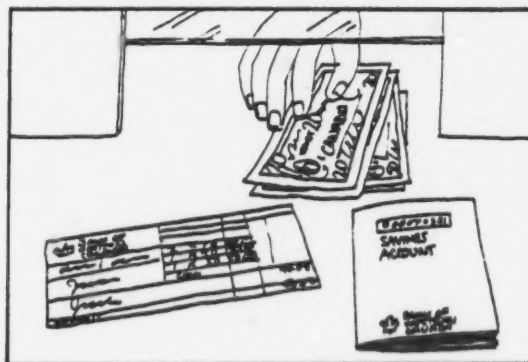
Exercise 13

Words for Savings Accounts

Practise these questions and answers.

1. What's a savings account?

It's a bank account for saving money.



2. What's a deposit?

It's the money you put into your bank account.



3. What's a withdrawal?

It's the money you take out of your bank account.



Words for Savings Accounts

4. What's interest?

It's the money the bank pays you for using your money.

14%

5. What's the balance?

It's the money left in your bank account.

DATE	DESCRIPTION	WITHDRAWAL	DEPOSIT	BALANCE
JAN 10	DEP		*****200.00	*****594.75
JAN 12	WD	****30.00		*****564.75
JAN 17	DEP		*****150.00	*****714.75
JAN 20	IBB	****100.00		*****614.75
JAN 21	WD	****35.00		*****579.75
JAN 24	DEP		*****345.00	*****924.75
JAN 26	DEP		*****100.00	*****1024.75
JAN 28	CHQ	****300.00		*****724.75
JAN 31	DEP		*****200.00	
	INT		*****1.95	

6. What's a service charge?

It's the money you pay the bank for using your account.

OCT15	LOAN PAYMENT	175.00
OCT17	LOAN INTEREST	24.00
OCT20	INSTANT TELLER WITHDRAWAL	
	CHEQUEBOOK & VICTORIA	100.00
OCT21	CHEQUE 125	100.00
	CHEQ 126	10.00
	CHEQUE 127	40.00
OCT24	DEPOSIT	
OCT26	INSTANT TELLER WITHDRAWAL	
	JEAN TALON & PTE 1A	200.00
	CHEQ 128	10.00
	CHEQUE 129	44.00
OCT31	SERVICE CHARGE	1.00
	ADDITIONAL	
	INITIAL TOTAL	1124.75

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Words for Savings Accounts

7. What's a deposit slip?

It's a bank form. You use a deposit slip to put money into your account.

8. What's a withdrawal slip?

It's a bank form. You use a withdrawal slip to take money out of your account.

9. What's a pass book?

It's a small book that provides a record of all the deposits, withdrawals, service charges and interest payments made to your account.



Exercise 14

Words for Savings Accounts

Match the pictures and the words.

- withdrawal slip

- deposit slip

- deposit

- withdraw

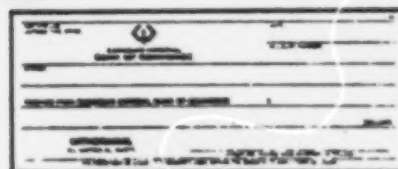
- savings account

- passbook

①



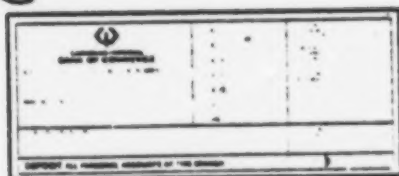
②



③



④



⑤



⑥



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Exercise 15 Words for Savings Accounts

Read and fill in the blanks.

1. The money left in a bank account is called the _____
2. A bank account used for saving money is called a

3. Money put into a bank account is called a _____
4. Money you pay the bank for using your bank account is
called a _____
5. Money taken out of a bank account is called _____
6. The money paid by the bank for using your money is called

7. A book that provides a record of all deposits, withdrawals
interest payments and service charges is called a

8. The bank form, you use to put money into a bank account
is called a _____
9. The bank form, you use to take money out of a bank account
is called _____

deposit	service charge	savings account
withdrawal slip	withdrawal	interest
balance	deposit slip	pass book

Exercise 16 Depositing Money in a Savings Account

Read and answer the questions.



Jim Delphes has a savings account. He's saving to buy a new car. He has a good job. He works as a mechanic at a garage. Jim saves part of his pay cheque each month. On pay day, Jim goes to the bank to deposit part of his pay cheque. He uses a deposit slip to put money into his savings account. Today Jim deposited \$71.00 in cash and \$350.00 from his pay cheque. He withdrew \$40.00 cash for the weekend.

1. What kind of bank account does Jim have?

2. What is Jim saving for?

3. What is Jim's job?

4. What bank form does Jim use to deposit money into his account?

5. How much money did Jim deposit?

Exercise 17

The Deposit Slip

This is the bank form used for depositing money into a bank account.

Read and answer the questions.

 CANADIAN IMPERIAL BANK OF COMMERCE		4 x 1	4 00	TOTAL CASH	71 00
		6 x 2	12 00	CHEQUES AND COUPONS (Fill in figures if necessary)	350 00
		3 x 5	15 00		
		2 x 10	20 00		
DATE	ACCOUNT NUMBER	1 x 20	20 00		
December 13, 1986	01-23456	X			
CREDIT ACCOUNT OF		COIN			
Jim Delphes					
SIGNATURE FOR CASH RECEIVED				SUB TOTAL	421 00
Jim Delphes				LESS CASH RECEIVED	40 00
DEPOSIT ALL PERSONAL ACCOUNTS AT THIS BRANCH				NET DEPOSIT	381 00

- What is Jim's account number?

- List the cash Jim deposited.

- How much cash did Jim take out for the weekend?

- How much was Jim's net deposit?

- What date is on Jim's deposit slip?

Exercise 18

Filling in a Deposit Slip

Fill in the deposit slips.

Date - January 10, 1987

Account Number - 01-876111

Depositor's name - Peter Oliveri

List of cash - 2x1 = \$2.00, 4x5 = \$20.00, 1x20 = \$20.00

List of cheques - paycheque = \$200.00, cheque = \$40.00

Cash received - \$20.00

 CANADIAN IMPERIAL BANK OF COMMERCE		X 1			TOTAL CASH		
		X 2			CHEQUES AND COUPONS (List on reverse if necessary)		
		X 5					
		X 10					
		X 20					
DATE		ACCOUNT NUMBER					
CREDIT ACCOUNT OF		X					
		COIN					
SIGNATURE FOR CASH RECEIVED					SUB TOTAL		
					LESS CASH RECEIVED		
DEPOSIT ALL PERSONAL ACCOUNTS AT THIS BRANCH					DEPOSITOR'S INITIAL		
					NET DEPOSIT		

Date - March 1, 1987

Account Number - 01-932222

Depositor's name - Sonya Prasad

List of cash - 6x2 = \$12, 5x5 = \$25, 2x10 = \$20, 1x50 = \$50

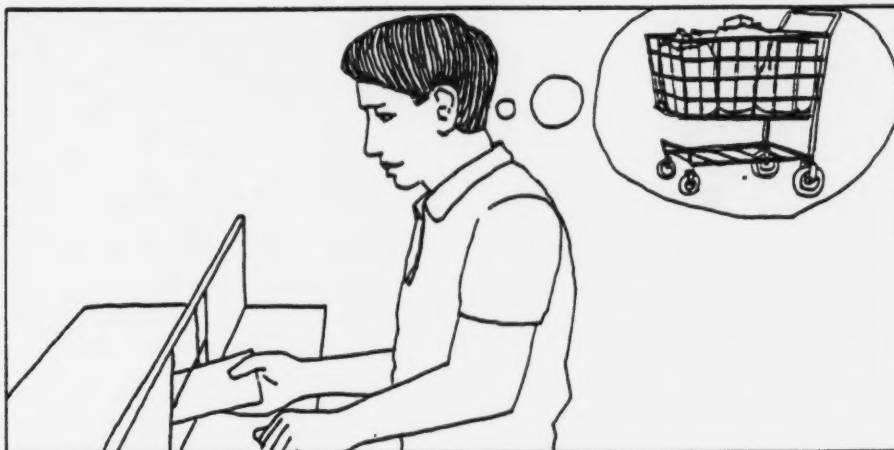
List of cheques - paycheque = \$175.00, Family Allowance Cheque = \$93.

Cash received - \$50.00

 CANADIAN IMPERIAL BANK OF COMMERCE		X 1			TOTAL CASH		
		X 2			CHEQUES AND COUPONS (List on reverse if necessary)		
		X 5					
		X 10					
		X 20					
DATE		ACCOUNT NUMBER					
CREDIT ACCOUNT OF		X					
		COIN					
SIGNATURE FOR CASH RECEIVED					SUB TOTAL		
					LESS CASH RECEIVED		
DEPOSIT ALL PERSONAL ACCOUNTS AT THIS BRANCH					DEPOSITOR'S INITIAL		
					NET DEPOSIT		

Exercise 19 Withdrawing Money from a Savings Account

Read and fill in the blanks.



Jim usually buys groceries once a week. He shops on Thursday night after dinner. He goes to the bank Thursday afternoon and withdraws sixty dollars from his savings account. He uses a withdrawal slip to take out the sixty dollars. He likes to pay cash for groceries. Jim doesn't like to pay by cheque.

1. Jim usually _____ groceries once a _____.
2. He shops on _____ night.
3. He goes to the _____ Thursday afternoon and _____ sixty dollars.
4. He uses a _____ to take out the sixty dollars.
5. He likes to pay _____ for groceries.
6. Jim doesn't like to _____ by _____.

groceries	bank	week	cash
withdraws	withdrawal slip	Thursday	cheque
pay			

Exercise 20

Filling in a Withdrawal Slip

Read and answer the questions.

NOT FOR USE OUTSIDE THIS OFFICE		 CANADIAN IMPERIAL BANK OF COMMERCE		DATE January 9, 1986
				ACCOUNT NUMBER 01-23456
BRANCH Main Branch - 400 Burrard				
RECEIVED FROM CANADIAN IMPERIAL BANK OF COMMERCE				\$ 60.00
Sixty				100/100 DOLLARS
WITHDRAWAL ALL SAVINGS ACCOUNTS		Jim Delphes SIGNATURE (PLEASE SIGN IN FRONT OF TELLER)		

THIS FORM MAY BE USED TO TRANSFER FUNDS WITHIN THE BRANCH TO ANY OTHER ACCOUNT

- What is the date and account number on Jim's withdrawal slip?

- What is the address of Jim's bank?

- How much money did Jim withdraw from his account?

- Fill in the blanks.

\$ 65.50	_____	Dollars
\$ 43.00	_____	Dollars
\$101.00	_____	Dollars
\$ 67.35	_____	Dollars
\$ 50.75	_____	Dollars
\$135.00	_____	Dollars

Exercise 21 Filling in a Withdrawal Slip

Fill in these withdrawal slips.

Date - July 17, 1987

Account number - 01-876111

Branch - Broadway and Commercial Branch

Received from Canadian Imperial Bank of Commerce - \$81.00

Signature for Peter Oliveri

NOT FOR USE OUTSIDE THIS OFFICE				DATE		21-82
CANADIAN IMPERIAL BANK OF COMMERCE				ACCOUNT NUMBER		
BRANCH						
RECEIVED FROM CANADIAN IMPERIAL BANK OF COMMERCE					\$	
						DOLLARS
WITHDRAWAL ALL SAVINGS ACCOUNTS			SIGNATURE (PLEASE SIGN IN FRONT OF TELLER)			

THIS FORM MAY BE USED TO TRANSFER FUNDS WITHIN THE BRANCH TO ANY OTHER ACCOUNT

Date - March 2, 1987

Account number - 01-932222

Branch - Hastings and Granville Street Branch

Received from Canadian Imperial Bank of Commerce - \$110.50

Signature for Sonya Prasad

NOT FOR USE OUTSIDE THIS OFFICE				DATE		21-82
CANADIAN IMPERIAL BANK OF COMMERCE				ACCOUNT NUMBER		
BRANCH						
RECEIVED FROM CANADIAN IMPERIAL BANK OF COMMERCE					\$	
						DOLLARS
WITHDRAWAL ALL SAVINGS ACCOUNTS			SIGNATURE (PLEASE SIGN IN FRONT OF TELLER)			

THIS FORM MAY BE USED TO TRANSFER FUNDS WITHIN THE BRANCH TO ANY OTHER ACCOUNT

Exercise 22The Passbook

This is a page from Jim's passbook.

Read and discuss.

DATE	PARTICULARS	WITHDRAWAL	DEPOSIT	BALANCE
JAN 10	DEP		*****200.00	*****594.75
JAN 12	WD	*****30.00		*****564.75
JAN 17	DEP		*****150.00	*****714.75
JAN 20	IBB	****100.00		*****614.75
JAN 21	WD	****35.00		*****579.75
JAN 24	DEP		*****345.00	*****924.75
JAN 26	DEP		*****100.00	****1024.75
JAN 28	CHQ	****300.00		*****724.75
JAN 31	DEP		*****200.00	
	INT		*****1.95	
	SC	*****.54		*****926.16
FEB 4	CHQ	****195.50		*****730.66
FEB 7	DEP		*****150.00	*****880.66
FEB 9	DEP		*****500.00	****1380.66
FEB 11	CHQ	*****50.00		****1330.66
FEB 14	WD	***1000.00		*****330.66

The bank uses DEP for deposit

WD for withdrawal

CHQ for cheque

INT for interest

SC for service charge

These banking words are explained on pages 21, 22 and 23.

Exercise 23Using a Passbook

Read the story and fill in the blanks.

Jim is saving for a new car. His passbook provides a record of all his deposits, withdrawals, interest payments and service charges. The teller keeps Jim's passbook up to date.

1. A passbook provides a record of all _____, _____, _____ payments and _____ charges. The _____ keeps the passbook up to date.

deposits	withdrawals	teller
interest	service	

2. Look at Jim's passbook on page 32.

Jim _____ \$ _____ on January 10.

Jim _____ \$ _____ on January 12.

Jim _____ \$ _____ on January 31.

Jim _____ \$ _____ on January 21.

Jim _____ \$ _____ on February 9.

Jim _____ \$ _____ on January 24.

Jim's interest payment on January 31 was _____.

Jim's balance on February 11 was _____.

Jim withdrew _____ on February 14 for his new car.

Exercise 24 A Reading Exercise on Savings Accounts

Discuss.

Do you have a savings account?

What rate of interest does your savings account pay?

What are you saving for?

Read and discuss.

Savings accounts are for people who want to save money.

The Regular Savings Account.

- *A regular savings account pays a high rate of interest.
- *Cheques cannot be cashed on a regular savings account.
- *Cash withdrawals are made at the bank. A withdrawal slip is used.
- *A passbook provides a record of all deposits, withdrawals, interest payments and service charges.
- *Interest is paid on April 30 and October 31 each year.

The Daily Interest Savings Account.

- *A daily interest savings account pays a lower rate of interest.
- *Cheques cannot be cashed on a daily interest savings account.
- *Cash withdrawals are made at the bank. A withdrawal slip is used.
- *A passbook provides a record of all deposits, withdrawals, interest payments and service charges.
- *Interest is calculated on the final daily balance in the account each day.
- *Interest is paid on the last day of each month.

Read the Sentences and Fill in the Blanks

1. The two kinds of savings accounts are _____
savings account and _____
savings account.
2. A _____ is used to take cash out of
a savings account.
3. A _____ is used to record all deposits,
withdrawals, interest and service charges in savings
accounts.
4. Interest is paid on _____ 30 and
_____ 31 in a regular savings account.
5. Interest is paid at the last day of each _____
in a daily interest savings account.

Regular	Withdrawal Slip	Daily Interest	October
April	month	passbook	

English As A Second Language

Community Survival Skills

CHEQUING ACCOUNTS



Exercise 25

Words for Chequing Accounts

Read and practise these questions and answers.

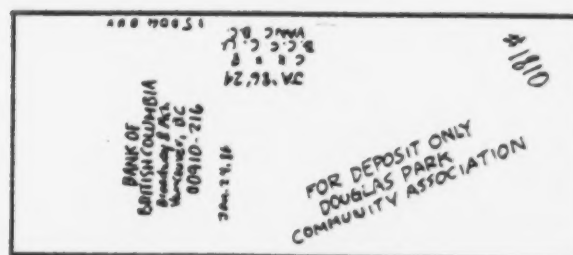
1. What's a chequing account?
It's a bank account for people who want to pay bills and shop by cheque.



2. What's a bank statement?
It's a list of all the deposits and cheques written on a chequing account. The bank mails it to you every month.

JOHN J. ARMSTRONG				
1237 MELBA DRIVE 280-7125				
VANCOUVER, B.C. V6L 3H7				
DATE	DESCRIPTION	DEBIT	CREDIT	BALANCE
1-15	OPENING DEPOSIT		100.00	100.00
2-10	CHEQUE #100	25.00		75.00
3-15	DEPOSIT		50.00	125.00
4-10	CHEQUE #101	10.00		115.00
5-15	DEPOSIT		75.00	190.00
6-10	CHEQUE #102	30.00		160.00
7-15	DEPOSIT		40.00	200.00
8-10	CHEQUE #103	15.00		185.00
9-15	DEPOSIT		60.00	245.00
10-10	CHEQUE #104	20.00		225.00
11-15	DEPOSIT		80.00	305.00
12-10	CHEQUE #105	25.00		280.00
12-31	TOTAL			280.00

3. What's a cancelled cheque?
It's a cheque that has been cashed by the bank.



Words for Chequing Accounts

4. What's a personal cheque?
It's a cheque that has your name, address and phone number printed on it.

JOHN J. ARMSTRONG
1878 HILSON DRIVE
SCARBOROUGH, O.N.
PHONE 294-7188

No 111

Feb. 2, 1986

PAY TO THE ORDER OF Bills Masher \$ 45.75

Forty Five and 75/100 DOLLARS

THE TORONTO-DOMINION BANK
100 KING ST. W. TORONTO, ONT. M5X 1C5

John J. Armstrong

⑆111⑆ 495120-004⑆ 0910-0230575⑆

5. What's an endorsed cheque?
It's a cheque that has been signed on the back. You endorse a cheque to cash a cheque.

John J. Armstrong

6. What's a record book?
It's a personal record of a chequing account. It's your list of all your deposits and withdrawals.

DATE	CHEQUE NO.	DEPOSIT - SAID TO BE DEPOSITED TO	AMOUNT	BALANCE
1/4	101	Pharmacia Bank		750.00
		Bank of Montreal	15.00	765.00
1/15	102	Mr. John Clark	22.70	742.30
		Mr. Jones	22.70	719.60
1/20	103	Supermarket Store	29.16	690.44
		Bank of Montreal	29.16	661.28
1/25	104	Bill's Market	45.75	615.53
		Pharmacia		569.78
1/30		Bank of Montreal		524.03
		Pharmacia		478.28

Exercise 26

Words for Chequing Accounts

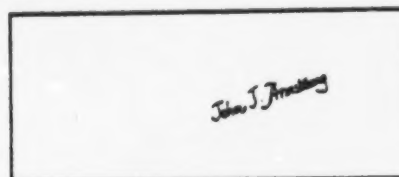
Match the words and the pictures.

- a chequing account
- a bank statement
- a cancelled cheque
- an endorsed cheque
- a record book
- a personal cheque

①

DATE	DESCRIPTION	AMOUNT	BALANCE
7/1	Deposited	100.00	100.00
7/2	Deposited	50.00	150.00
7/3	Deposited	25.00	175.00
7/4	Deposited	10.00	185.00
7/5	Deposited	5.00	190.00
7/6	Deposited	2.50	192.50
7/7	Deposited	1.25	193.75
7/8	Deposited	0.62	194.37
7/9	Deposited	0.31	194.68
7/10	Deposited	0.16	194.84

②



③

DATE	DESCRIPTION	AMOUNT	BALANCE
7/1	Deposited	100.00	100.00
7/2	Deposited	50.00	150.00
7/3	Deposited	25.00	175.00
7/4	Deposited	10.00	185.00
7/5	Deposited	5.00	190.00
7/6	Deposited	2.50	192.50
7/7	Deposited	1.25	193.75
7/8	Deposited	0.62	194.37
7/9	Deposited	0.31	194.68
7/10	Deposited	0.16	194.84

④

JOHN J. ARMSTRONG
1978 JUN 15
1000 100-1000
NO 111

DATE 7/1/78
AMOUNT \$100.00
TOTAL \$100.00

JOHN J. ARMSTRONG
1000 100-1000

⑤

FOR DEPOSIT ONLY
DOWLING PARK
COMMUNITY ASSOCIATION

DATE 7/1/78
AMOUNT \$100.00
TOTAL \$100.00

⑥



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Exercise 27

Writing a Cheque

Read and practise the conversation.



John Armstrong is buying groceries. He wants to pay by cheque.

John: How much do I owe you?

Cashier: That will be \$45.75.

John: Do you take personal cheques?

Cashier: Yes with two pieces of identification.

John: I have my driver's licence and a credit card.

Cashier: That's fine.

John: Who do I make it out to?

Cashier: Bill's Market.

John: Here's my cheque and two pieces of I.D.

Cashier: Is this your present address and phone number?

John: Yes, it is.

Cashier: I'll just be a minute. I'm going to write your driver's licence and credit card number on the back of your cheque.

John: Thanks.

Cashier: You're welcome. Have a nice day.

Exercise 28

Writing a Cheque

Read and fill in the blanks and practise with a friend.

<u>John J. Armstrong</u> <u>1375 Maclean Drive</u> <u>Vancouver, B.C.</u> <u>Telephone 254-7155</u>		No. 104
Jan. 21 1986 PAY TO THE ORDER OF <u>Shepherd's Finest Shoes</u> \$ <u>29.16</u>		
<u>Twenty nine</u>		<u>16</u> DOLLARS
THE TORONTO-DOMINION BANK 499 GRANVILLE & PENDER STS. VANCOUVER, B.C. V6C 1V3		
<u>John J. Armstrong</u>		
⑆ 104 ⑆ ⑆ 95 ⑆ 20 ⑆ 004 ⑆ 09 ⑆ 0 ⑆ 0230676 ⑆		

- A. How much do I owe you?
- B. That will be _____ with tax.
- A. Do you take personal cheques?
- B. Yes with _____ pieces of _____.
- A. Who do I _____ it out to?
- B. _____.
- A. Thanks.

<u>John J. Armstrong</u> <u>1375 Maclean Drive</u> <u>Vancouver, B.C.</u> <u>Telephone 254-7155</u>		No. 103
_____ 19 _____ PAY TO THE ORDER OF <u>The Hutz Clothing Store</u> \$ <u>22.70</u>		
<u>Twenty two</u>		<u>70</u> DOLLARS
THE TORONTO-DOMINION BANK 499 GRANVILLE & PENDER STS. VANCOUVER, B.C. V6C 1V3		
<u>John J. Armstrong</u>		
⑆ 103 ⑆ ⑆ 95 ⑆ 20 ⑆ 004 ⑆ 09 ⑆ 0 ⑆ 0230676 ⑆		

- A. How much do I owe you?
- B. That will be _____ with tax.
- A. Do you take _____ cheques?
- B. Yes, with _____ pieces of _____.
- A. Who do I _____ it out to?
- B. _____.
- A. Thanks.

Exercise 29

Writing a Cheque

Read John's cheque.

JOHN J. ARMSTRONG 1378 MCLEAN DRIVE VANCOUVER, B.C. PHONE 254-7155		No 111
PAY TO THE ORDER OF		Feb. 2 1986
Bills Market		\$ 45.75
Forty five		$\frac{75}{100}$ /100 DOLLARS
THE TORONTO-DOMINION BANK 499 GRANVILLE & PENDER STS. VANCOUVER, B.C. V6C 1V3		
John J. Armstrong		
⑆ 111⑆ ⑆ 95120⑆ 004⑆ 0910⑆ 0230676⑆		

Write these cheques using your name, address and city.

For \$37.99. Pay to University Hardware.

_____ _____ _____		No 104
PAY TO THE ORDER OF		_____ 19 _____
_____		\$ _____
THE TORONTO-DOMINION BANK 499 GRANVILLE & PENDER STS. VANCOUVER, B.C. V6C 1V3		$\frac{100}{100}$ DOLLARS
⑆ 104⑆ ⑆ 95120⑆ 004⑆ 0910⑆ 0230676⑆		

For \$129.39. Pay to First City Tire Co.

_____ _____ _____		No 103
PAY TO THE ORDER OF		_____ 19 _____
_____		\$ _____
THE TORONTO-DOMINION BANK 499 GRANVILLE & PENDER STS. VANCOUVER, B.C. V6C 1V3		$\frac{100}{100}$ DOLLARS
⑆ 103⑆ ⑆ 95120⑆ 004⑆ 0910⑆ 0230676⑆		

Exercise 30

Using a Record Book

Read the story and fill in the blanks.

John Armstrong paid by cheque at Bill's Market. He wrote the amount \$45.75 in his record book. He keeps a record of all his cheques and deposits. So he always knows what the balance is in his chequing account.

John Armstrong paid by _____ at Bill's market. He keeps a record of all his _____ and _____ in his _____ book.

cheques deposits cheque record

This is a page from John's record book.

DATE	CHEQUE NO	CHEQUES ISSUED TO OR DESCRIPTION OF DEPOSIT	CHEQUE AMOUNT	✓	DEPOSIT AMOUNT	PRODUCT CHEQUE AND DEPOSIT	BALANCE FORWARD
							750.39
1/12	108	TO Phenmasave	\$15 10			CHEQUE DEPOSIT -	- 15 10
		FOR cough medicine Kleenex etc				BALANCE	735 29
1/13	109	TO The Hutch Clothing	\$22 70			CHEQUE DEPOSIT -	- 22 70
		FOR blue jeans				BALANCE	712 59
1/21	110	TO Shepherd's Shoes	\$29 16			CHEQUE DEPOSIT -	- 29 16
		FOR Running shoes				BALANCE	683 43
2/2	111	TO Bill's Market	\$45 75			CHEQUE DEPOSIT -	- 45 75
		FOR groceries				BALANCE	637 68
2/10		TO Deposit			\$500 00	CHEQUE DEPOSIT -	+ 500 00
		FOR pay cheque				BALANCE	1137 68

On January 12, John wrote a cheque to _____ for \$ _____

On January 21, John wrote a cheque to _____ for \$ _____

On February 2, John's balance was \$ _____

On February 10, John _____ his pay cheque for \$ _____

Exercise 31Writing In A Record Book

These are pages from a record book for a chequing account.

Fill in the following information.

June 10, a cheque number 119 to The University Hardware
for \$37.99

June 15, a deposit of a pay cheque for \$350.00

On June 15, the balance in this chequing account is \$_____.

DATE	CHEQUE NO.	CHEQUES ISSUED TO OR DESCRIPTION OF DEPOSIT	CHEQUE AMOUNT	✓	DEPOSIT AMOUNT	deduct cheque add deposit	BALANCE FORWARD	
							639	57
		TO _____				CHEQUE -		
		FOR _____				DEPOSIT +		
						BALANCE		
		TO _____				CHEQUE -		
		FOR _____				DEPOSIT +		
						BALANCE		

May 15, a cheque number 501 to The First City Tire Co. for
new tires for \$129.39

June 21, a deposit of a pay cheque for \$100.39

On June 21, the balance in this chequing account is \$_____.

DATE	CHEQUE NO.	CHEQUES ISSUED TO OR DESCRIPTION OF DEPOSIT	CHEQUE AMOUNT	✓	DEPOSIT AMOUNT	deduct cheque add deposit	BALANCE FORWARD	
							361	17
		TO _____				CHEQUE -		
		FOR _____				DEPOSIT +		
						BALANCE		
		TO _____				CHEQUE -		
		FOR _____				DEPOSIT +		
						BALANCE		

Exercise 32**The Bank Statement**

This is a bank statement. Most banks mail their customers a bank statement and all their cancelled cheques every month, so customers can check their bank statement with their cancelled checks.

Read and discuss John J. Armstrong's bank statement for October.

JOHN J. ARMSTRONG		SCHEDULED CONTRIBUTION ACCOUNT		
1317 McLEAN DRIVE 254-7133		OCTOBER 1, 1980		
VANCOUVER, B.C. V6L 2N7				
DATE	DESCRIPTION	DEBITS	CREDITS	BALANCE
JUL90	BALANCE FORWARD			109.07
OCT01	INSTANT TELLER WITHDRAWAL			
	STL CATHERINE & STALEY	100.00		
	CHEQUE 123	100.00		
	CHEQUE 124	100.00		109.07
OCT07	PAYROLL DEPOSIT		100.00	209.07
OCT15	LOAN PAYMENT	175.00		309.07
OCT17	LOAN INTEREST	20.00		329.07
OCT20	INSTANT TELLER WITHDRAWAL			
	ARMSTRONG & VICTORIA	100.00		429.07
OCT21	CHEQUE 125	100.00		
	CHEQUE 126	100.00		
	CHEQUE 127	100.00		529.07
OCT24	DEPOSIT		100.00	629.07
OCT28	INSTANT TELLER WITHDRAWAL			
	JEAN TALON & PTE SA	200.00		
	CHEQUE 128	20.00		
	CHEQUE 129	40.00		729.07
OCT31	INTEREST		1.00	730.07
	SERVICE CHARGES	1.00		729.07
	ENDING BALANCE	729.07	729.07	729.07

Please note: debits are withdrawals
credits are deposits

Exercise 33

Checking On A Bank Statement

Read the story and conversation.



Every month, the bank mails John Armstrong a bank statement for his chequing account. His October bank statement is shown on page 45. John noticed that his October 14th pay cheque for \$550.00 was not recorded on his bank statement. John decided to go to the bank.

Teller: May I help you sir?

John: Yes, my October 14th pay cheque for \$550.00 isn't on my bank statement.

Teller: What is your name and account number?

John: My name is John Armstrong and my account number is 12-12345.

Teller: Just a minute and I'll check our records....You're right, there is no record of a deposit made on October 14th. Let me check again...

Mr. Armstrong, what is your son's name?

John: My oldest son is John Armstrong Junior.

Teller: There is a deposit for \$550. on October 14th in his account...I'm very sorry. This is our mistake. We deposited your pay in your son's account. I'll correct the mistake and I'll call your son.

John: I'm glad you found the mistake. I was very worried.

Teller: Thank you for letting us know.

Exercise 34 Checking On Your Bank Statement

Read the conversations and fill in the blanks.

You deposited a cheque for \$98.01 on May 5.
You can't find the deposit listed on your bank statement.

Teller: _____ I _____ you?

You: Yes, my May 5 _____ of \$ _____ isn't listed on
my bank _____.

Teller: What is your _____ and account _____?

You: My name is _____ and my account
number is 32-17852.

Teller: Just a minute, I'll check our records.

deposit	name	help
May	number	\$98.01

You check your bank statement and find a deposit of \$101.18
made on June 27th was added incorrectly to your balance of
\$500.00.

Teller: May _____ help _____?

You: Yes, I deposited \$ _____ on _____ 27th. There
is a mistake. My balance is listed as \$601.78. It
should be \$500.00.

Teller: What is your _____ and _____ number?

You: My name is _____ and my account
number is _____.

Teller: Just a minute. I'll _____ our records.

I	\$101.78	you	17-87622
June	name	account	check

Exercise 35

A Reading Exercise on Chequing Accounts

Discuss.

Do you pay your bills by cash or cheque?

Do you have a chequing account?

What kind of chequing account do you have?

Read and discuss.

Chequing accounts are for people who want to pay bills and shop by cheque not cash.

The Personal Chequing Account.

With a personal chequing account -

- *You can write cheques. You pay a service charge on each cheque written.
- *A bank statement and all cancelled cheques are mailed to you each month.
- *Interest is not paid on a personal chequing account.

A Package Chequing Account.

A package chequing account offers a chequing account with all other bank services. You must have a VISA card to have a package chequing account.

With a package chequing account -

- *You are charged a fixed monthly fee.
- *There is no service charge for money orders, traveller's cheques, and bank drafts.
- *You can write cheques without a service charge.
- *A bank statement and all cancelled cheques are mailed to you each month.
- *Interest is not paid on a package chequing account.

A Package Chequing Account (Continued)

- *A bank statement and all cancelled cheques are mailed to you each month.
- *Interest is not paid on a package chequing account.

Combination Account.

A combination account is a chequing account that pays interest.

With a combination account -

- *The rate of interest paid is based on the balance in your account.
- *A bank statement and all cancelled cheques are mailed to you each month.
- *There is no service charge for writing cheques if your monthly balance is \$500 or more.

Exercise 36 A Crossword Puzzle: Savings and Chequing Accounts

Read, fill in the blanks and write the words on the puzzle.

ACROSS

1. to put money into a bank account

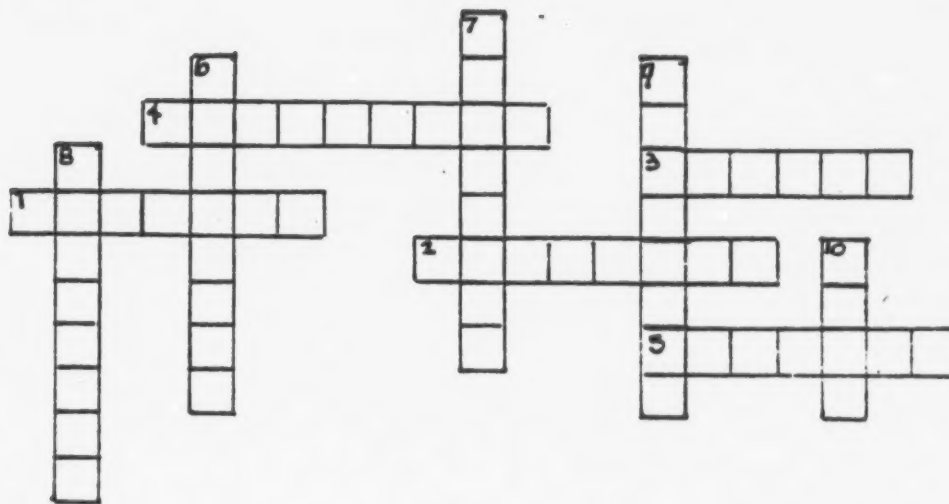
2. to take money out of a bank account.

3. The cashier in a bank is called

4. A ----- cheque is a cheque that has been cashed by the bank.
5. An account for saving money is called a ----- account.

DOWN

6. A book providing a record of all deposits, withdrawals and interest is called a -----
7. An account for paying bills and shopping by cheque is called a ----- account.
8. A ----- cheque has the customer's name, address and phone number printed on it.
9. ----- is the money the bank pays you for using your money.
10. A ----- statement is a list of all the deposit and cheques written in a chequing account.



deposit
passbook

chequing
bank

savings
cancelled

teller
withdraw

personal
interest

English As A Second Language

Community Survival Skills

USING A BANK MACHINE



Exercise 37

Paula Uses a Bank Machine

Read the story and fill in the blanks.



Paula Sandhu is a nurse. She often works at night.

Paula likes using a bank machine:

She can bank anytime - day or night.

She can deposit money in her chequing and savings account.

She can withdraw cash from her account.

She can check her balance.

She can transfer money from one account to another.

She can pay her hydro, telephone, gas and credit card.

However, bank machines cannot do everything. A bank machine can't open a new account or give Paula a loan.

Bank machines are open _____ hours a day. You can _____ cash from a bank machine. You can check your _____ with a bank machine. You can pay your _____ and _____ and _____ card bills. Bank machines can't _____ new account or give _____.

24	open	loan	gas	telephone
	balance	hydro	credit	withdraw

Exercise 38 The Bank Machine and the Bank Card

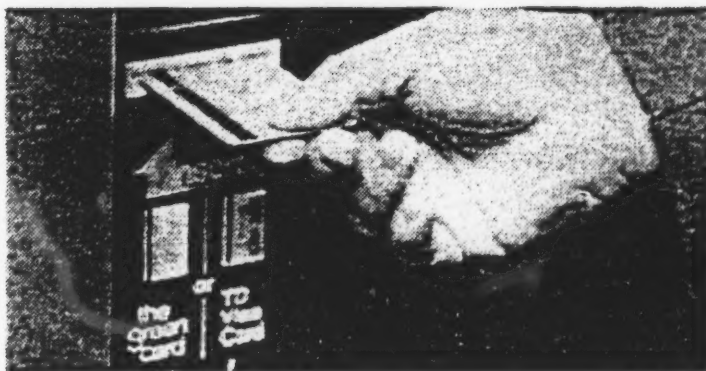
Read and discuss.

A bank card is used in a bank machine.

This is a bank machine.



This is a bank card.



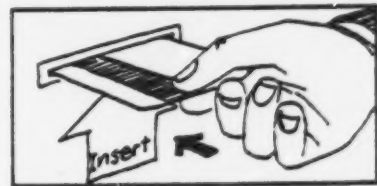
Warning: It is important to memorize the identification number on your bank card. No one can use your card without your identification number.

Exercise 39 Five Steps for Using a Bank Machine

Read and practise.

These are the five steps for using a bank machine*

1. Put your bank card in the bank machine and type in your identification number.



2. Choose what you want to do and press the right buttons.



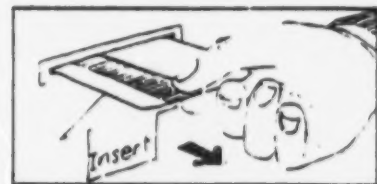
3. If you are paying a bill or making a deposit, put the envelope into the bank machine.



4. If you are withdrawing money, take the cash out of the bank machine.



5. Take your card out of the bank machine and remove your bank receipt.



*Adapted from Byte on a Chip

by Pat Redhead, Oxford University Press 1984.

Exercise 40

The Bank Machine

This is the front of a bank machine.

Withdraw Cash	Deposit	From Chequing	To Chequing	1	2	3	Cancel
	Payment Enclosed	From Savings	To Savings	4	5	6	
Account Balance	Payment From Account	From Charge VISA	To Charge VISA	7	8	9	Change
Transfer		From Other Account	To Other Account	Correction	0	Decimal Point	OK

The buttons on the left tell the bank machine to

- * withdraw cash
- * give your account balance
- * transfer money
- * make a deposit

The buttons on the right tell the bank machine how much money you want to withdraw or deposit in your account.

Exercise 41

Using a Bank Machine

Read and refer to the bank machine on page 55.

If you press Deposit, Payment Enclosed, To Savings, 1,4,1, Decimal Point, 1,2, you will deposit \$141.12 in your Savings Account.

If you press Withdraw Cash, From Chequing, 8,0, Decimal Point, 0,0, you will withdraw \$80.00.

If you press Account Balance, the bank machine will tell you your balance.

If you press Transfer, From Chequing, To Savings, 1,8,5, Decimal Point, 0,0, you will transfer \$185.00 from your chequing account to your savings account.

Answer the questions.

1. If you press Transfer, From Savings, To Chequing, 1,1,1, Decimal Point, 5,0, you will _____.
2. If you press Withdraw Cash, From Savings, 4,0, Decimal Point 0,0, you will _____.
3. If you press Deposit, Payment Enclosed, To Chequing, 7,5, Decimal Point, 2,5, you will _____.
4. If you press Deposit, Payment Enclosed, To Savings, 8,0, Decimal Point, 5,0, you will _____.
5. If you press Withdraw Cash, From Savings, 2,0, Decimal Point 0,0, you will _____.
6. If you press Account Balance, the bank machine will _____.

English As A Second Language

Community Survival Skills

APPLYING FOR A LOAN



Exercise 42

Words For Applying For A Loan

Practise the questions and answers.

1. What's a loans officer?

The person at the bank who lends money.



2. What's a monthly payment?

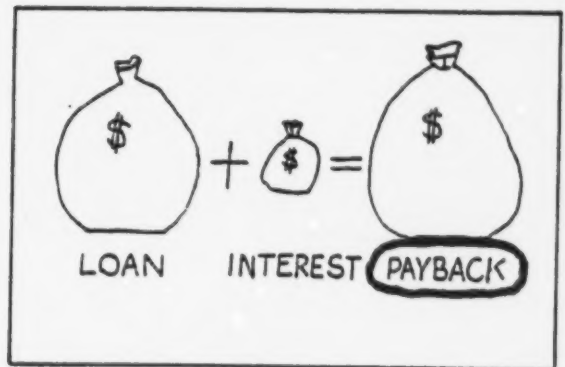
It's the part of the loan you agree to pay back each month.

You will pay what you owe according to the method indicated below

☒ You will pay \$ 96.02 on April 8, 19 86
and then pay in 22 equal monthly instalments of principal and interest
of \$ 96.02 each on the 8 day of each month starting
on April 8, 19 86. The balance you owe
interest will be due on April 8, 19 88.

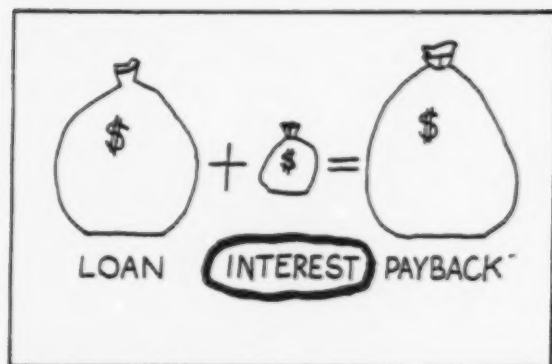
3. What's a total payback?

It's the money you borrowed plus all the interest payments.



4. What's the interest on a loan?

It's the money you pay the bank for borrowing money.



5. What's a loan application?
It's the bank form you fill in when you're applying for a loan.

This is a sample loan application form. It includes fields for:

- NAME:** YANEN, PABL
- ADDRESS:** 3711 WEST 8 AVE, VANCOUVER, BC
- TELEPHONE:** 482-1100
- LOAN TYPE:** HOME IMPROVEMENT
- LOAN AMOUNT:** \$10,000.00
- LOAN TERM:** 5 years
- INTEREST RATE:** 12%
- EMPLOYMENT:** UNEMPLOYED
- CO-SIGNER:** MARIA
- DATE:** 10/10/80

6. What's a loan note?
It's the bank form you sign agreeing to pay your loan back.

This is a sample loan note form from Scotiabank. It includes the following information:

- Bank:** Scotiabank
- Branch:** Bank of Nova Scotia 2400 Macdonnell, Vancouver, B.C.
- Loan Amount:** \$10,000.00
- Loan Term:** 5 years
- Interest Rate:** 12%
- Borrower's Name:** PABL YANEN
- Signature:** [Signature]
- Date:** 10/10/80

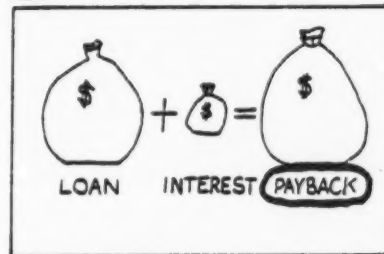
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Exercise 43 Words for Applying For a Loan

Match the words with the pictures.

- _____ loan note
- _____ total payback
- _____ loans officer
- _____ monthly payment
- _____ interest
- _____ loan application

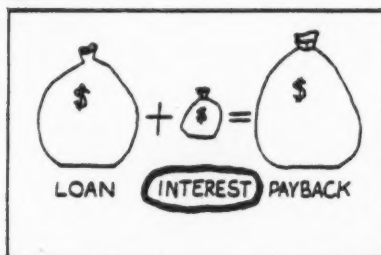
①



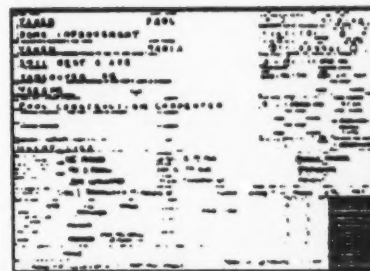
②

You will pay what you owe according to the method indicated below:
 We will pay \$ 96.02 on April 8 1986
 and then pay \$ 22 each month (payments of principal and interest)
 of \$ 96.02 each on the 8 day of each month starting
 on April 8 1986. The balance you owe plus
 interest will be due on April 8 1986.

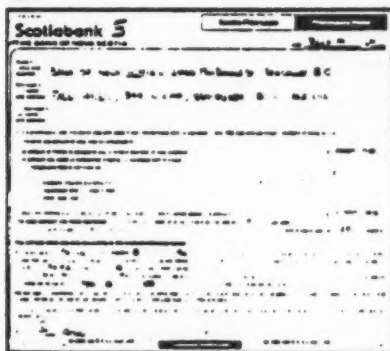
③



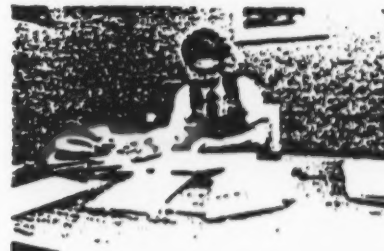
④



⑤



⑥



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Exercise 44

Applying For A Loan

Read the story and conversation.

Maria and Paul Vanen are expecting their first baby. They want to build a small room for the baby. Paul decides to apply for a personal loan to pay for the room. He spends a week visiting banks and credit unions looking for the best loan. He finally decides on the Bank of Nova Scotia.

Loans Officer: May I help you sir?

Paul: Yes I'd like to apply for a loan to build a new room in our house.

Loans Officer: How much do you want to borrow?

Paul: I want to borrow \$2000.

Loans Officer: For how many years.

Paul: What are the monthly payments for a one year and two year loan?

Loans Officer: On an interest rate of 14% your monthly payments on a one year loan of \$2000 will be \$179.57...Your monthly payments on a two year loan will be \$96.02.

Paul: What's the total payback for the one and two year loans?

Loans Officer: For a one year loan of \$2000 the total payback is \$2154.84...For a two year loan, the total payback is \$2304.48.

Paul: I'll borrow \$2000 for two years.

Loans Officer: Alright. Please fill in this loan application. It takes a few days to check your references and credit rating. I'll call you.

Exercise 45

Applying For A Loan

Read and fill in the blanks.

Refer to Paul's conversation on Page 61.



Loans Officer: _____ I _____ you?

Paul: Yes I'd like to _____ for a _____.

Loans Officer: How _____ do you want to _____?

Paul: I want to borrow \$ _____.

Loans Officer: For how many _____?

Paul: What _____ the monthly payments for a one year and two year loan?

Loans Officer: For an interest _____ of 14%, your monthly _____ on a one year loan of \$2000 will be \$179.57...your monthly payments on a two year loan will be \$96.02.

Paul: What's the _____ payback for the one and two year loans?

Loans Officer: For a one year loan of \$2000 at 14%, the total payback is \$2154.84. For the two year loan, the total _____ is \$2304.48.

Paul: I'll borrow \$2000 for two _____.

Loans Officer: Alright. Please, fill in this loan _____. It takes a few days to check your _____ and _____ rating. I'll call you.

May	help	borrow	payments	much	years	total
apply	loan	\$2000	payback	are	rate	years
application		credit	references			

last name YAHEN		given names PAUL		date of birth month day year P 0 010160	
purpose of loan HOME IMPROVEMENT		applicant's social insurance no. 734217811		date received month year 0 0	
applicant's present address (house no./apt. no. and street name) 3411 WEST 6 AVE		city/province VANCOUVER BC		home phone area no. no. 604 736-3111	
previous address (if less than 3 years at present) V6Z 2N2		previous address (if less than 3 years at present) U/A		business phone area no. no. 604 619-6211	
applicant's present employer POOL CONSTRUCTION		occupation CARPENTER		how long? years months 4 - 12300.00	
previous employer (if less than 3 years at present)		occupation		how long? years months 15/80	
previous employer		occupation		how long? years months 300.00	
applicant's present employer UNEMPLOYED		occupation		how long? years months 12300.00	
RELATIVES CLOSE FRIENDS OR ASSOCIATES NOT RESIDING WITH APPLICANT JIM WILLIAMS		address 250 E 8 AVE.		relationship/occupation FAMILY DOCTOR	
MR S. POOL		address 261 E 7th AVE		relationship/occupation EMPLOYER	
JIM WILLIAMS		address 7126 ONTARIO ST.		relationship/occupation FRIEND	
mortgage holder(s) or landlord CIBC		address BROADWAY & MCKENZIE ST.		value 102000	
automobile year 1979		make VW		model sedan	
owned OWNED		purchased from		financed by clear title	
household goods 1 chattels owned OWNED		financed by		financed by	
other assets CASH ON HAND \$1500.00		financed by		financed by	
other obligations, direct or indirect including closed accounts, credit and legal information NONE					
name of bank and branch BANK OF NOVA SCOTIA - 2440 Mac Donald.					
☒ savings ☒ chequing ☐ current					

Exercise 46

The Loan Application

Read and answer the questions.

Refer to Paul's loan application on page 63.

1. What is the purpose of Paul's loan?

2. Who does Paul work for? _____

What is his job? _____

How long has he worked there? _____

What is his gross monthly income? _____

What other income does Paul have? _____

3. Paul's three close friends or associates are:

name _____ relationship/occupation

name _____ relationship/occupation

Name _____ relationship/occupation

4. What is the value of Paul's house? _____

5. What is his monthly mortgage? _____

6. What kind of a car does Paul own? _____

7. Where is Paul's bank? _____

What bank accounts does Paul have? _____

8. When is Paul's first payment on his loan due? _____

Exercise 47Monthly Payments on Loans

Read and fill in the blanks.

Monthly Payments on \$2000 Loan			
Rate	1 year	2 years	3 years
12%	\$177.69	\$ 94.14	\$ 66.42
14%	\$179.57	\$ 96.02	\$ 68.35
16%	\$182.40	\$ 98.88	\$ 71.30
18%	\$183.35	\$ 99.84	\$ 72.30

A: I'd like to borrow \$2000.

B: For how many years?

A: For 2 years.

B: The interest rate is 18%. Your monthly payments are \$_____ and your total payback is \$_____.

A: I want a loan for \$2000.

B: For how many years?

A: For 1 year.

B: The interest rate is 12%. Your monthly payments are \$_____ and your total payback is \$_____.

A: I need a loan for \$2000.

B: For how many years?

A: For 2 years.

B: The interest rate will be 16%. Your monthly payments are \$_____ and your total payback is \$_____.

A: I'd like to borrow \$2000.

B: For how many years?

A: For 1 year.

B: The interest rate is 14%. Your monthly payments are \$_____ and your total payback is \$_____.

Read and answer the questions.

1101014 (9/83)

Scotiabank 
THE BANK OF NOVA SCOTIA

Scotia Plan Loan Promissory Note

Date March 8 1986

Branch name and address BANK OF NOVA SCOTIA at 2490 MacDonald St. Vancouver B.C.

Borrower's full name and address PAUL VANEN, 3411 W-6 AVE, VANCOUVER B.C. V6Z 2N2

Co-Borrower's full name and address _____

In this promissory note, the words you and your mean the borrower and co-borrower, if any. We, our and us mean The Bank of Nova Scotia.

The principal amount of your loan is composed of:

(a) amount of money to be paid to you or to be disbursed on your direction \$ 2000.00

(b) amount you owed us before that is being consolidated with this loan _____

(c) charges and fees to be financed:

• disability insurance premiums \$ _____

• registration and / or search fees _____

• other (describe) _____

In return for lending you money, you promise to pay us at our branch named above, the amount of \$ 2000.00 (the total amount you have borrowed), plus interest calculated on a daily basis at the rate of 14 % per year.

Term of loan 24 months Amortization period 24 months

You will pay what you owe according to the method indicated below:

☒ You will pay \$ 96.02 on April 8 1986 and then pay \$ 96.02 each on the 8 day of each month starting on April 8 1986. The balance you owe plus interest will be due on April 8 1986.

☐ You will pay in _____ equal instalments of principal and interest of \$ _____ each on the _____ day of each of the months of _____ starting on _____ 19____. The balance you owe plus interest will be due on _____ 19____.

We will apply instalments first to payment of interest and the remainder, if any, to the unpaid balance of the total amount you have borrowed. You will also have to pay interest at the rate shown above on amounts which are past due, until they are paid.

If you fail to pay any instalment when it is due, we can require any one of you to pay at once the unpaid balance of the total amount you have borrowed and all interest owing.

X Paul Vanen X
BORROWER'S SIGNATURE CONSUMER PURCHASE CO-BORROWER'S SIGNATURE

Answer the Questions.

- How much did Paul borrow? \$ _____.
- What is the rate of interest on the loan? _____ %
- What is the term of the loan? _____ months.
- What is Paul's monthly payment? \$ _____.

Discuss:

- Have you ever applied for a loan?
- What would you use a loan for?
- Where would you apply for a loan?

Read and Answer the questions.

Sometimes, it is necessary to borrow money from a bank. You can apply for a personal loan to buy furniture, car, appliances or pay a debt or bill. Banks and credit unions normally charge lower interest rates on loans than finance companies. It is a good idea to visit several banks and credit unions to find the loan that best suits you. It's important to ask for the total payback when you are discussing a loan. The total payback is the amount of money you borrow plus all the interest payments. For example: The total payback for \$2000 borrowed at 12% for one year = \$2132.28. It's important to understand all the conditions of the loan before you sign the loan note.

True or False

1. Bank and credit unions charge higher interest rates on loans than finance companies. True____False____
2. Banks are "money stores". You should visit several banks and find the best loan for you. True____False____
3. The total payback is the money you borrow plus the interest payments. True____False____
4. It's important to understand all the conditions of the loan before you sign the note. True____False____

Exercise 50

A Listening Exercise

Circle the answer you hear.

1. What's the date?
June 13, June 30, June 3
2. How much is it?
\$17.07, \$17.17, \$70.00
3. What year were you born?
1940, 1914
4. What's your account number?
11-7218, 11-7129
5. What's the date today?
March 20, March 12, March 2
6. How much do I owe you?
Sixteen dollars and thirty cents. Sixty dollars and
thirteen cents.
7. What's your account number?
one four six two zero. one four six three zero
8. What's the date today?
the third of May, the thirteenth of May
9. What year were you born in?
1913, 1903, 1930
10. How much is your cheque for?
Seventy dollars and seventeen cents. Seventeen dollars
and seven cents.

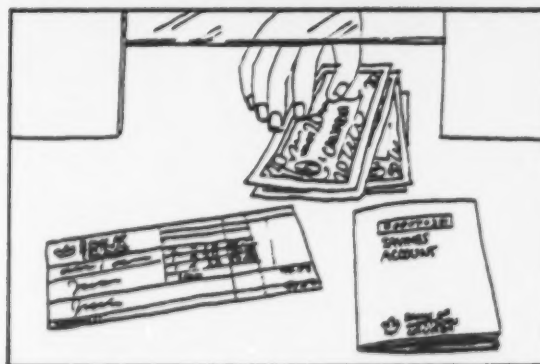
Exercise 51 What Are You Doing At The Bank?

Read and practise these questions.

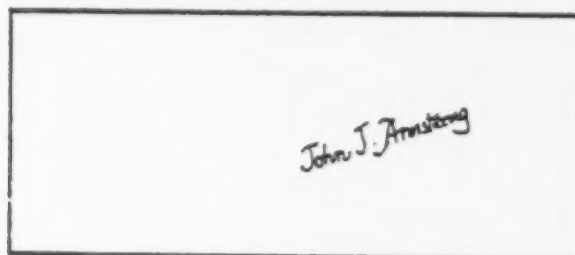
1. What are you doing?
I'm withdrawing money from
my account.



2. What are you doing?
I'm depositing money in
my account.



3. What are you doing?
I'm endorsing a cheque.

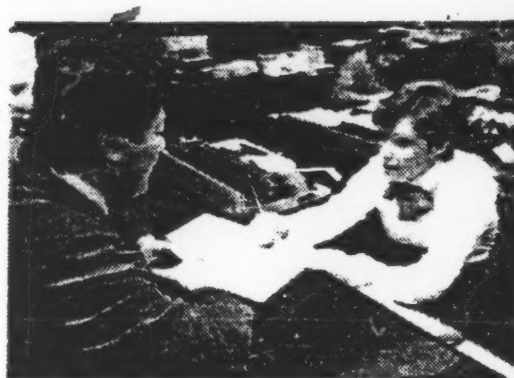


4. What are you doing?
I'm applying for a loan.



Read and practise these questions.

5. What are you doing?
I'm filling in a new account application.



6. What are you doing?
I'm asking the teller for my balance.



7. What are you doing?
I'm using the money machine.



8. What are you doing?
I'm cashing a cheque.



Exercise 52

What Are You Doing At The Bank?

Read and fill in the blanks.

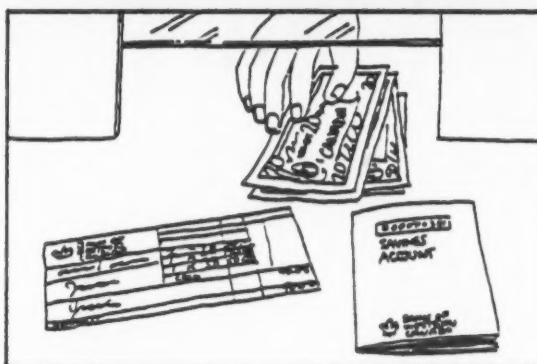
1. What are you doing?

I'm _____



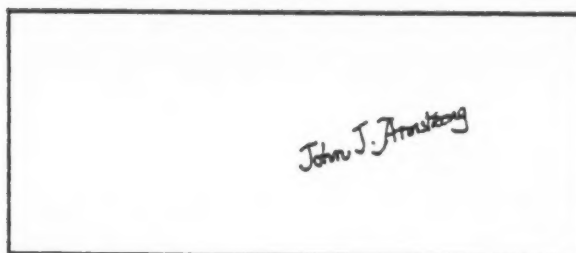
2. What are you doing?

I'm _____



3. What are you doing?

I'm _____



4. What are you doing?

I'm _____



Read and fill in the blanks.

5. What are you doing?

I'm _____



6. What are you doing?

I'm _____



7. What are you doing?

I'm _____



8. What are you doing?

I'm _____



Exercise 53

Interview A Friend About Banking

1. Question: Where do you do your banking?

Answer: _____

2. Question: Do you have an individual or joint account?

Answer: _____

3. Question: Do you have a chequing account?

Answer: _____

4. Question: Do you have a savings account?

Answer: _____

5. Question: Do you prefer to pay by cash or cheque? Why?

Answer: _____

6. Question: Do you use the bank machine at your bank? Why?

Answer: _____

7. Question: Are banks the same or different in your country?

Answer: _____

8. Question: Which banking services do you use?

Answer: ___ chequing account ___ savings account
 ___ personalized cheques ___ safety deposit box
 ___ pass book ___ bank loan
 ___ cheque book ___ credit card (VISA,
 ___ traveller's cheques MASTER CARD)
 ___ money orders ___ term deposit
 ___ monthly bank statement ___ bank mortgage
 ___ bank machine

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- Using the Health Department - by June Dragman
- Airport Customs and Immigration - by June Dragman
and Ann Hinkle
- Applying for UIC and Using Human Resources - by Ann Hinkle
- Using the Telephone in Emergencies - by Jennifer House
- Insurance - by Kathy Pierce

Community Survival Skills Workbooks

- Driving: An ESL Workbook for Beginners - by Helen
Cunningham
- Having a Baby: An ESL Workbook - by Helen Cunningham
- Citizenship: An ESL Workbook for Beginners - by Helen
Cunningham and Myrna Rabinowitz
- Banking: An ESL Workbook - by Jennifer House
- The Post Office: An ESL Workbook - by Jennifer House and
Myrna Rabinowitz
- Having an Operation: An ESL Workbook - by Myrna Rabinowitz
- Sewing: An ESL Workbook for Beginners - by Myrna Rabinowitz